



Order Filed on September 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**ABELSON & TRUESDALE**

BY: Steven J. Abelson, Esq..

ID #SA 7987

80 West Main Street

P.O. Box 7005

Freehold, New Jersey 07728

(732) 462-4773

Attorney for Debtor

In Re:

JAVIER LAZO

Case No.: 20-15674

Adv. No.:

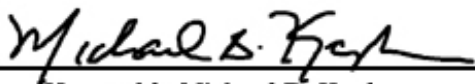
Hearing Date: 9/23/20

JUDGE: HON. MICHAEL B. KAPLAN

**CONSENT ORDER RESOLVING TREATMENT OF  
SECURED CLAIM BY ONE MAIN FINANCIAL**

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

**DATED: September 17, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**CAPTION OF ORDER:**

CONSENT ORDER RESOLVING TREATMENT OF  
SECURED CLAIM OF ONE MAIN FINANCIAL

**CASE NUMBER:** 20-15674

**DATE OF HEARING:** 9/23/20

**JUDGE:** HON. MICHAEL B. KAPLAN

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THIS MATTER being opened to the Court upon the filing of the Secured Proof of Claim (Claim # 2-1) of One Main Financial, and the Debtor having filed a Chapter 13 Plan which pays the secured value of the claim and Crams Down the Secured Proof of Claim,, and upon the amicable resolution of said issues, and for good cause shown:

IT IS ORDERED as follows:

1) One Main Financial acknowledges the Motion to Cram Down the collateral as set forth in its filed Chapter 13 plan.


2) One Main Financial shall be paid it secured proof of claim consistent with the Debtor's value of the security (\$ 2617) together with interest at 3% for a total payment on the Secured POC of \$ 2,821 under the Chapter 13 Plan.

2) The balance of the Creditor's claim (\$ 8,472.71) shall be deemed a general unsecured creditor and paid consistent with said treatment under the Debtor's plan.

The undersigned hereby consent to the form and entry of the foregoing Order.



By: Shannon Mechem  
One Main Financial

  
\_\_\_\_\_  
ABELSON & CRUESDALE  
By: Steven J. Abelson, Esq  
Attorney for Debtor

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Javier Lazo  
Debtor

Case No. 20-15674-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db +Javier Lazo, 789 Linden Road, Toms River, NJ 08753-7811

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Towd Point Mortgage Trust 2018-1, U.S. Bank National Association, as Indenture Trustee DMcDonough@flwlaw.com  
Steven J. Abelson on behalf of Debtor Javier Lazo sjaesq@atrbklaw.com, atrbkl@gmail.com; r49787@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5